

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILKES BARRE DIVISION**

In re: KIMBERLY VANESSA BRACEY	§	Case No. 5:18-bk-00568
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/13/2018.
- 2) The plan was confirmed on 06/12/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/14/2020, 03/10/2020, 08/11/2021, 09/13/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/14/2022.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,198.00.
- 10) Amount of unsecured claims discharged without full payment: \$63,108.22.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 23,625.00	
Less amount refunded to debtor(s)	\$ 113.00	
<b>NET RECEIPTS</b>		<b>\$ 23,512.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,335.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,762.11	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,097.11</b>
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	4,335.00	0.00
COMMONWEALTH OF	Pri	0.00	116.97	111.57	0.00	0.00
COMMONWEALTH OF	Uns	0.00	116.97	5.40	0.04	0.00
BERKHEIMER TAX	Pri	1,002.86	1,005.00	1,005.00	1,005.00	0.00
SPECIALIZED LOAN SERVICING	Sec	0.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING	Sec	0.00	16,869.26	0.00	0.00	0.00
SPECIALIZED LOAN SERVICING	Uns	0.00	16,869.26	16,869.26	125.82	0.00
QUANTUM3 GROUP, LLC	Uns	306.87	306.87	306.87	2.29	0.00
TD RETAIL CARD SERVICES	Uns	3,716.36	3,716.36	3,716.36	27.72	0.00
INTERNAL REVENUE SERVICE	Pri	2,758.54	8,227.33	2,347.02	2,347.02	0.00
INTERNAL REVENUE SERVICE	Uns	7,962.28	8,227.33	5,880.31	43.86	0.00
PORTFOLIO RECOVERY	Uns	1,786.07	1,786.07	1,786.07	13.32	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	3,503.24	3,503.24	26.13	0.00
WELLS FARGO	Sec	0.00	13,220.78	0.00	0.00	0.00
WELLS FARGO	Sec	13,203.16	13,220.78	50.00	31.33	0.00
MIDLAND CREDIT MGMT;	Uns	1,742.18	1,742.18	1,742.18	12.99	0.00
QUANTUM3 GROUP, LLC	Uns	2,474.76	2,474.76	2,474.76	18.46	0.00
QUANTUM3 GROUP, LLC	Uns	528.14	528.14	528.14	3.94	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP, LLC	Uns	543.87	543.87	543.87	4.06	0.00
QUANTUM3 GROUP, LLC	Uns	2,471.16	2,471.16	2,471.16	18.43	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	1,391.62	1,391.62	10.38	0.00
BUREAUS INVESTMENT GROUP	Uns	486.49	486.49	486.49	3.62	0.00
PORTFOLIO RECOVERY	Uns	10,057.00	10,057.09	10,057.09	75.01	0.00
SPECIALIZED LOAN SERVICING	Sec	0.00	104,150.10	11,700.68	11,700.68	0.00
SPECIALIZED LOAN SERVICING	Sec	0.00	104,150.10	1,944.79	1,944.79	0.00
THE FALLS COMMUNITY ASSOC	Sec	5,575.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Sec	101,200.71	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Sec	17,224.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	3,995.57	NA	NA	0.00	0.00
CHASE BANK	Uns	750.21	NA	NA	0.00	0.00
HOME DEPOT/CITIBANK	Uns	376.00	NA	NA	0.00	0.00
HSBC BANK	Uns	1,975.00	NA	NA	0.00	0.00
PAYPAL CREDIT	Uns	2,873.10	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	1,519.66	NA	NA	0.00	0.00
TIME WARNER	Uns	241.93	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 13,645.47	\$ 13,645.47	\$ 0.00
Debt Secured by Vehicle	\$ 50.00	\$ 31.33	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 13,695.47	\$ 13,676.80	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,463.59	\$ 3,352.02	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 3,463.59	\$ 3,352.02	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 51,762.82	\$ 386.07	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,097.11	
Disbursements to Creditors	\$ 17,414.89	
<b>TOTAL DISBURSEMENTS:</b>		\$ 23,512.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/05/2022

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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